

Kentucky Department of Insurance

Consumer Tips for Shopping on the Internet

- \$ Be careful about online security. Be cautious about giving out any financial or personal information such as credit card numbers, medical history, address, Social Security number, etc. Be sure the site is secure and know what the company plans to do with the information. Check to see if the company has a privacy policy and be sure to read it.
- \$ Be sure you are dealing with a company licensed in Kentucky. Visit the Kentucky Department of Insurance's web site at <http://insurance.ky.gov> to be sure or call us at 800-595-6053.
- \$ Don't give into high-pressure tactics. If it's a legitimate offer, it will still be there tomorrow. Don't rush into a deal until you are comfortable with it, have the answers to all your questions, and understand what you are buying.
- \$ If the deal seems too good to be true, it probably is.
- \$ Deal with known, reputable companies and verify that the site is "official." The Web site that is here today may be gone tomorrow – taking your money with it.
- \$ Ask the company how it handles support if you have a claim. See if a local agent is assigned to you or if you will need to call an 800 number for assistance. Call the number and see how responsive the customer service representatives are. Do you feel confident that they would help you in a timely, efficient manner if you were in a crisis situation?
- \$ Be sure to answer all questions honestly and completely. Just like dealing face-to-face with an agent, you will create problems for yourself if you aren't completely honest on your application.
- \$ Keep a copy of any records, e-mails, forms, etc. that you fill out online and be sure to read any documents the company sends you.



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